

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Christopher J Cavalier  
Margaret A Cavalier

Case No.: 1-18-03303 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Shellpoint
Court Claim Number:	13
Last Four of Loan Number:	5231
Property Address if applicable:	4581 Manor Dr

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$9,171.38
b.	Prepetition arrearages paid by the trustee:	\$9,171.38
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$6,114.41
f.	Postpetition arrearage paid by the trustee:	\$6,114.41
g.	Total b, d, and f:	\$15,285.79

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: June 24, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Christopher J Cavalier  
Margaret A Cavalier

Case No.: 1-18-03303 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on June 24, 2025 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Chad Julius, Esquire  
Law Offices of Leslie D Jacobson  
8150 Derry St  
Harrisburg PA 17111

**Served by First Class Mail**

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville SC 29603-0826

Christopher J Cavalier  
Margaret A Cavalier  
4581 Manor Dr  
Mechanicsburg PA 17055

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 24, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-03303

CHRISTOPHER J. CAVALIER

SHELLPOINT MORTGAGE SERVICING  
PO BOX 10826

GREENVILLE, SC 29603-

Acct No: 4581 Manor Dr - POST-ARREA

ARREARS - 4581 MANOR DRIVE

09/19 STIP

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Amt Sched:	\$0.00	Debt:	\$6,114.41	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$6,114.41	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5210</b>	<b>SHELLPOINT MORTGAGE SERVICING</b>							
521-0	SHELLPOINT MORTGAGE SERVICING		01/18/2023	9015625	\$46.70	\$0.00	\$46.70	01/18/2023
521-0	SHELLPOINT MORTGAGE SERVICING		12/13/2022	9015422	\$104.16	\$0.00	\$104.16	12/13/2022
521-0	SHELLPOINT MORTGAGE SERVICING		11/16/2022	9015213	\$208.33	\$0.00	\$208.33	11/16/2022
521-0	SHELLPOINT MORTGAGE SERVICING		10/18/2022	9014999	\$323.90	\$0.00	\$323.90	10/18/2022
521-0	SHELLPOINT MORTGAGE SERVICING		09/13/2022	9014781	\$219.75	\$0.00	\$219.75	09/13/2022
521-0	SHELLPOINT MORTGAGE SERVICING		08/17/2022	9014579	\$219.75	\$0.00	\$219.75	08/18/2022
521-0	SHELLPOINT MORTGAGE SERVICING		07/13/2022	9014360	\$212.13	\$0.00	\$212.13	07/13/2022
521-0	SHELLPOINT MORTGAGE SERVICING		06/14/2022	9014152	\$204.52	\$0.00	\$204.52	06/14/2022
521-0	SHELLPOINT MORTGAGE SERVICING		05/17/2022	9013941	\$138.77	\$0.00	\$138.77	05/17/2022
521-0	SHELLPOINT MORTGAGE SERVICING		04/12/2022	9013727	\$204.52	\$0.00	\$204.52	04/12/2022
521-0	SHELLPOINT MORTGAGE SERVICING		03/16/2022	9013507	\$204.51	\$0.00	\$204.51	03/16/2022
521-0	SHELLPOINT MORTGAGE SERVICING		02/16/2022	9013290	\$204.52	\$0.00	\$204.52	02/16/2022
521-0	SHELLPOINT MORTGAGE SERVICING		01/19/2022	9013065	\$204.51	\$0.00	\$204.51	01/19/2022
521-0	SHELLPOINT MORTGAGE SERVICING		12/15/2021	9012829	\$204.52	\$0.00	\$204.52	12/15/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	SHELLPOINT MORTGAGE SERVICIN		11/16/2021	9012580	\$102.26	\$0.00	\$102.26	11/16/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		10/14/2021	9012328	\$222.36	\$0.00	\$222.36	10/14/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		08/18/2021	9011830	\$338.41	\$0.00	\$338.41	08/18/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		07/14/2021	9011559	\$225.60	\$0.00	\$225.60	07/14/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		06/16/2021	9011298	\$112.80	\$0.00	\$112.80	06/16/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		05/18/2021	9011024	\$222.01	\$0.00	\$222.01	05/19/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		04/15/2021	9010743	\$218.40	\$0.00	\$218.40	05/13/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		03/17/2021	9010459	\$109.20	\$0.00	\$109.20	03/17/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		02/17/2021	9010164	\$327.61	\$0.00	\$327.61	02/17/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		01/19/2021	9009864	\$218.40	\$0.00	\$218.40	01/20/2021
521-0	SHELLPOINT MORTGAGE SERVICIN		12/10/2020	9009334	\$327.60	\$0.00	\$327.60	12/10/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		11/03/2020	9009035	\$18.40	\$0.00	\$18.40	11/03/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		09/17/2020	9008468	\$187.21	\$0.00	\$187.21	09/17/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		08/12/2020	9008143	\$90.00	\$0.00	\$90.00	08/12/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		07/07/2020	9007828	\$180.00	\$0.00	\$180.00	07/07/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		06/02/2020	9007541	\$162.00	\$0.00	\$162.00	06/02/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		05/06/2020	9007285	\$90.00	\$0.00	\$90.00	05/06/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		04/14/2020	9007086	\$183.31	\$0.00	\$183.31	04/14/2020
521-0	SHELLPOINT MORTGAGE SERVICIN		03/12/2020	1215478	\$78.25	\$0.00	\$78.25	03/19/2020
Sub-totals:					\$6,114.41	\$0.00	\$6,114.41	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
Grand Total:						\$6,114.41	\$0.00	

# Disbursements for Claim

Case: 18-03303

CHRISTOPHER J. CAVALIER

SHELLPOINT MORTGAGE SERVICING  
PO BOX 10826

GREENVILLE, SC 29603-

Acct No: 4581 Manor Dr - PRE-ARREAR

ARREARS - 4581 MANOR DRIVE

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Amt Sched:	\$269,531.00	Debt:	\$9,171.38	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$9,171.38	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>SHELLPOINT MORTGAGE SERVICING</b>							
5200-0	SHELLPOINT MORTGAGE SERVICING		01/18/2023	9015625	\$70.05	\$0.00	\$70.05	01/18/2023
5200-0	SHELLPOINT MORTGAGE SERVICING		12/13/2022	9015422	\$156.24	\$0.00	\$156.24	12/13/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		11/16/2022	9015213	\$312.47	\$0.00	\$312.47	11/16/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		10/18/2022	9014999	\$485.86	\$0.00	\$485.86	10/18/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		09/13/2022	9014781	\$329.61	\$0.00	\$329.61	09/13/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		08/17/2022	9014579	\$329.61	\$0.00	\$329.61	08/18/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		07/13/2022	9014360	\$318.19	\$0.00	\$318.19	07/13/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		06/14/2022	9014152	\$306.76	\$0.00	\$306.76	06/14/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		05/17/2022	9013941	\$208.17	\$0.00	\$208.17	05/17/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		04/12/2022	9013727	\$306.76	\$0.00	\$306.76	04/12/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		03/16/2022	9013507	\$306.77	\$0.00	\$306.77	03/16/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		02/16/2022	9013290	\$306.76	\$0.00	\$306.76	02/16/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		01/19/2022	9013065	\$306.77	\$0.00	\$306.77	01/19/2022
5200-0	SHELLPOINT MORTGAGE SERVICING		12/15/2021	9012829	\$306.76	\$0.00	\$306.76	12/15/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	SHELLPOINT MORTGAGE SERVICIN		11/16/2021	9012580	\$153.38	\$0.00	\$153.38	11/16/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		10/14/2021	9012328	\$333.54	\$0.00	\$333.54	10/14/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		08/18/2021	9011830	\$507.59	\$0.00	\$507.59	08/18/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		07/14/2021	9011559	\$338.40	\$0.00	\$338.40	07/14/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		06/16/2021	9011298	\$169.20	\$0.00	\$169.20	06/16/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		05/18/2021	9011024	\$332.99	\$0.00	\$332.99	05/19/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		04/15/2021	9010743	\$327.60	\$0.00	\$327.60	05/13/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		03/17/2021	9010459	\$163.80	\$0.00	\$163.80	03/17/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		02/17/2021	9010164	\$491.39	\$0.00	\$491.39	02/17/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		01/19/2021	9009864	\$327.60	\$0.00	\$327.60	01/20/2021
520-0	SHELLPOINT MORTGAGE SERVICIN		12/10/2020	9009334	\$491.40	\$0.00	\$491.40	12/10/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		11/03/2020	9009035	\$27.60	\$0.00	\$27.60	11/03/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		09/17/2020	9008468	\$280.79	\$0.00	\$280.79	09/17/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		08/12/2020	9008143	\$135.00	\$0.00	\$135.00	08/12/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		07/07/2020	9007828	\$270.00	\$0.00	\$270.00	07/07/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		06/02/2020	9007541	\$243.00	\$0.00	\$243.00	06/02/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		05/06/2020	9007285	\$135.00	\$0.00	\$135.00	05/06/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		04/14/2020	9007086	\$274.94	\$0.00	\$274.94	04/14/2020
520-0	SHELLPOINT MORTGAGE SERVICIN		03/12/2020	1215478	\$117.38	\$0.00	\$117.38	03/19/2020
Sub-totals:						\$9,171.38	\$0.00	\$9,171.38



<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
Grand Total:						\$9,171.38	\$0.00	